

STIC Database Tracking Number:

To: Kirsten Apple
Location: Knox 4A89
Art Unit: 3694
Date: December 3, 2009
Case Serial Number:
09/ 993,072

From: Caryn Wesner-Early
Location: EIC3600
KNX 4B59
Phone: (571) 272-3543
caryn.wesner-
early@uspto.gov

Search Notes

Dear Examiner Apple:

Please find attached the results of your search for the above-referenced case. The search was conducted in the template files.

I would have listed references of *potential* interest in the first part of the search results, if there had been any. However, please be sure to scan through the entire report. There may be references that you might find useful which I missed.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Caryn S. Wesner-Early, MSLS
ASRC Technical Information Specialist
EIC 3600, US Patent & Trademark Office

I. INVENTOR SEARCH RESULTS FROM DIALOG	3
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I. Inventor Search Results from Dialog

? show files;ds;cost;logoff hold
File 471:New York Times Fulltext 1980-2009/Dec 02
(c) 2009 The New York Times
File 139:EconLit 1969-2009/Nov
(c) 2009 American Economic Association
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 474:New York Times Abs 1969-2009/Dec 02
(c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Dec 02
(c) 2009 The New York Times
File 35:Dissertation Abs Online 1861-2009/Oct
(c) 2009 ProQuest Info&Learning
File 65:Inside Conferences 1993-2009/Dec 02
(c) 2009 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Nov
(c) 2009 The HW Wilson Co.
File 256:TecTrends 1982-2009/Nov W5
(c) 2009 Info.Sources Inc. All rights res.
File 2:INSPEC 1898-2009/Nov W4
(c) 2009 The IET
File 634:San Jose Mercury Jun 1985-2009/Nov 29
(c) 2009 San Jose Mercury News
File 610:Business Wire 1999-2009/Dec 02
(c) 2009 Business Wire.
File 613:PR Newswire 1999-2009/Dec 02
(c) 2009 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987- 1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 20:Dialog Global Reporter 1997-2009/Dec 02
(c) 2009 Dialog
File 997:Newsroom 2000-2003
(c) 2009 Dialog
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
File 268:Banking Info Source 1981-2009/Nov W4
(c) 2009 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2009/Dec 01
(c) 2009 Gale/Cengage
File 15:ABI/Inform(R) 1971-2009/Dec 01
(c) 2009 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2009/Nov 04

(c) 2009 Gale/Cengage
 File 148: Gale Group Trade & Industry DB 1976-2009/Dec 02
 (c) 2009 Gale/Cengage
 File 160: Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275: Gale Group Computer DB(TM) 1983-2009/Oct 29
 (c) 2009 Gale/Cengage
 File 621: Gale Group New Prod. Annou.(R) 1985-2009/Oct 21
 (c) 2009 Gale/Cengage
 File 636: Gale Group Newsletter DB(TM) 1987-2009/Nov 04
 (c) 2009 Gale/Cengage
 File 267: Finance & Banking Newsletters 2008/Sep 29
 (c) 2008 Dialog
 File 624: McGraw-Hill Publications 1985-2009/Dec 02
 (c) 2009 McGraw-Hill Co. Inc
 File 625: American Banker Publications 1981-2008/Jun 26
 (c) 2008 American Banker
 File 120: U.S. Copyrights 1978-2009/Nov 25
 (c) format only 2009 Dialog
 File 426: LCMARC-Books 1968-2009/Nov W5
 (c) format only 2009 Dialog
 File 430: British Books in Print 2007/Jan W3
 (c) 2007 J. Whitaker & Sons Ltd.
 File 483: Newspaper Abs Daily 1986-2009/Dec 02
 (c) 2009 ProQuest Info&Learning
 File 347: JAPIO Dec 1976-2009/Aug(Updated 091130)
 (c) 2009 JPO & JAPIO
 File 348: EUROPEAN PATENTS 1978-200948
 (c) 2009 European Patent Office
 File 349: PCT FULLTEXT 1979-2009/UB= 20091126|UT= 20091119
 (c) 2009 WIPO/Thomson
 File 350: Derwent WPIX 1963-2009/UD= 200976
 (c) 2009 Thomson Reuters
 File 371: French Patents 1961-2002/BOPI 200209
 (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	15316	AU= (HALPER, S? OR HALPER S? OR HALPER(2N))(STEVEN OR STEVE) OR WILSON, C? OR WILSON C? OR WILSON(2N))(CONSTANCE OR CONNIE)
S2	1315	S1 FROM 347,348,349,350,371
S3	8	(PREDATORY OR PREDITORY OR ANTIPREDATORY OR ANTIPREDITORY - OR SUB()PRIME OR SUBPRIME OR UNFAIR OR DECEPTIVE OR FRAUDULENT OR ABUSIVE OR DISCRIMINATORY)()(LENDING OR LOAN OR LOANS OR - MORTGAGE OR MORTGAGES OR CREDIT)
S4	1	S2 AND S3
S5	128	LOAN OR MORTGAGE OR MORGAGE OR (SECURED OR HOUSE OR HOME)(-) (PAYMENT OR BORROWING) OR HOUSELOAN OR HOMELOAN
S6	5	S2 AND S5

S7 5 S4 OR S6
 S8 5 IDPAT (sorted in duplicate/non-duplicate order)
 S9 5 IDPAT (primary/non-duplicate records only)
 S10 14001 S1 NOT S2
 S11 123 S10 AND (S3 OR S5)
 S12 29 S11(S)(LAW OR LAWS OR REGULATION OR REGULATIONS OR REGULATORY OR REGS OR LEGISLATION OR CIVIL() (CODE OR CODES) OR RULES OR STATUTE OR STATUTES)
 S13 23 S12 NOT PY> 2001
 S14 14 RD (unique items)
 S15 19 S9 OR S14

15/AA,AN,AZ,AU,TI/1 (Item 1 from file: 139)
 DIALOG(R) File 139:(c) 2009 American Economic Association. All rts. reserv.
 495388
 TITLE: Alternative Measures for the Financial Condition of the Multifamily Housing Stock
 AUTHOR(S): Galster, George; Tatian, Peter; Wilson, Charlene
 AUTHOR(S) AFFILIATION: Wayne State U; Urban Institute; Freddie Mac

15/AA,AN,AZ,AU,TI/2 (Item 1 from file: 268)
 DIALOG(R) File 268:(c) 2009 ProQuest Info&Learning. All rts. reserv.
 00395473 68532204
 Trends in home equity lending
 Wilson, Caroline

15/AA,AN,AZ,AU,TI/3 (Item 2 from file: 268)
 DIALOG(R) File 268:(c) 2009 ProQuest Info&Learning. All rts. reserv.
 00391533 63323793
 Opportunities in small business lending
 Wilson, Caroline

15/AA,AN,AZ,AU,TI/4 (Item 3 from file: 268)
 DIALOG(R) File 268:(c) 2009 ProQuest Info&Learning. All rts. reserv.
 00335956
 Buy Now, Pay Later
 Wilson, Caroline

15/AA,AN,AZ,AU,TI/5 (Item 4 from file: 268)
 DIALOG(R) File 268:(c) 2009 ProQuest Info&Learning. All rts. reserv.
 00334129
 Fannie and Freddie: Getting together on a joint system?
 Wilson, Caroline

15/AA,AN,AZ,AU,TI/6 (Item 5 from file: 268)
DIALOG(R)File 268:(c) 2009 ProQuest Info&Learning. All rts. reserv.
00332218
A view from Capitol Hill
Wilson, Caroline

15/AA,AN,AZ,AU,TI/7 (Item 6 from file: 268)
DIALOG(R)File 268:(c) 2009 ProQuest Info&Learning. All rts. reserv.
00320376
Examining the new CRA
Wilson, Caroline

15/AA,AN,AZ,AU,TI/8 (Item 7 from file: 268)
DIALOG(R)File 268:(c) 2009 ProQuest Info&Learning. All rts. reserv.
00314866
Home equity lending
Wilson, Caroline

15/AA,AN,AZ,AU,TI/9 (Item 8 from file: 268)
DIALOG(R)File 268:(c) 2009 ProQuest Info&Learning. All rts. reserv.
00308377
On the legislative horizon
Wilson, Caroline

15/AA,AN,AZ,AU,TI/10 (Item 9 from file: 268)
DIALOG(R)File 268:(c) 2009 ProQuest Info&Learning. All rts. reserv.
00305431
Integrating traditional and emerging delivery systems
Wilson, Caroline

15/AA,AN,AZ,AU,TI/11 (Item 10 from file: 268)
DIALOG(R)File 268:(c) 2009 ProQuest Info&Learning. All rts. reserv.
00207301
Letters to the editor: questions about Citicorp
Wilson, Charles C.

15/AA,AN,AZ,AU,TI/12 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2009 ProQuest Info&Learning. All rts. reserv.
00236182 84167635
Faces in the fight against predatory lending
Wilson, Caroline

15/AA,AN,AZ,AU,TI/13 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2009 ProQuest Info&Learning. All rts. reserv.
01821673 04-72664
Alternative measures for the financial condition of the multifamily housing stock
Galster, George; Tatian, Peter; Wilson, Charlene

15/AA,AN,AZ,AU,TI/14 (Item 3 from file: 15)
DIALOG(R)File 15:(c) 2009 ProQuest Info&Learning. All rts. reserv.
00262686 85-03119
Managing for Success at Skadden, Arps
Wilson, Chase deKay

15/AA,AN,AZ,AU,TI/15 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01519969
METHODS, SYSTEMS, AND COMPUTER INTEGRATED PROGRAM PRODUCTS FOR SUPPLY
CHAIN MANAGEMENT
PROCEDES, SYSTEMES ET PRODUITS DE PROGRAMME INFORMATIQUE POUR GESTION
DE CHAINE LOGISTIQUE
Patent Applicant/Inventor:
WILSON Chandler H,

15/AA,AN,AZ,AU,TI/16 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01426183
OPTICAL SCAN WINDOW ENVELOPES AND METHODS OF MAKING
ENVELOPPES A FENETRE TRANSPARENTE ET LEUR PROCEDE DE FABRICATION
Patent Applicant/Inventor:
WILSON Carolyn

15/AA,AN,AZ,AU,TI/17 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01367343
A COORDINATED INVESTMENT MANAGEMENT SYSTEM
SYSTEME DE GESTION D'INVESTISSEMENT COORDONNE
Patent Applicant/Inventor:
WILSON Craig Robert, Intellectro, Level 7, 102 Adelaide Street,
Brisbane, Queensland 4000, AU, AU (Residence), AU (Nationality),
(Designated only for: US)
Application: WO 2005AU1691 20051103 (PCT/WO AU2005001691)

15/AA,AN,AZ,AU,TI/18 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0013476012

WPI ACC NO: 2003-567806/

Automated loan risk assessment system calculates risk score for loan using which loan provider determines whether to fund or insure loan

Original Titles:

Automated loan risk assessment system and method

Local Applications (No Type Date): US 2001993072 A 20011113; US 200246945 A 20020114

Priority Applications (number, kind, date): US 2001993072 A 20011113; US 200246945 A 20020114

15/AA,AN,AZ,AU,TI/19 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0013441296

WPI ACC NO: 2003-532389/

Predatory lending detection system for financial institution

has processing device which processes loan information for each loan to determine predatory lending without requiring knowledge of predatory lending laws on part of user

Original Titles:

Predatory lending detection system and method therefor

Local Applications (No Type Date): US 2001993072 A 20011113

Priority Applications (number, kind, date): US 2001993072 A 20011113

15/3,K/18 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0013476012 - Drawing available
WPI ACC NO: 2003-567806/200353
Related WPI Acc No: 2003-532389
XRPX Acc No: N2003-451462

Automated loan risk assessment system calculates risk score for
loan using which loan provider determines whether to fund or insure loan
Patent Assignee: HALPER S C (HALP-I); HOURIGAN S M (HOUR-I); WILSON C A (WILS-I)
Inventor: HALPER S C; HOURIGAN S M; WILSON C A
Patent Family (1 patents, 1 countries)

Patent Application
Number Kind Date Number Kind Date Update
US 20030093366 A1 20030515 US 2001993072 A 20011113 200353 B
US 200246945 A 20020114

Priority Applications (number, kind, date): US 2001993072 A 20011113; US
200246945 A 20020114

Patent Details

Number Kind Lan Pg Dwg Filing Notes
US 20030093366 A1 EN 15 5 C-I-P of application US 2001993072
Alerting Abstract ...NOVELTY - A calculator calculates risk score for the
loan, based on several risk factors including two fraud risk factors,
underwriting risk factor and property valuation risk factor. A loan
service provider uses the risk score and decides whether to fund or insure
the loan. ...USE - Automated loan risk assessment system.
...DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the
automated loan risk assessment system.
Title Terms.../Index Terms/Additional Words: LOAN;

Examiner:

Original Abstracts:

An automated loan risk assessment system and method are
described. The system is adapted to receive information about a loan
or an insurance application requesting insurance to cover same. The
system calculates a risk score for the loan based on a
plurality of risk factors including at least two of a fraud risk
factor, a credit risk factor and a property valuation risk factor. The risk
score can be used by a loan service provider in deciding
whether or not to fund or insure the loan.

Claims:

We claim: 1. An automated loan risk assessment system,
comprising: means for receiving information about a loan;
and means for calculating a risk score for the loan based on a
plurality of risk factors including at least two of a fraud risk
factor, an underwriting risk factor and a property valuation risk factor,
whereby the risk score can be used by a loan service provider in
deciding whether or not to fund or insure the loan.

II. Text Search Results from Dialog - Patents

A. Abstract Databases

? show files;ds;cost;logoff hold

File 347:JAPIO Dec 1976-2009/Aug(Updated 091130)

(c) 2009 JPO & JAPIO

File 350:Derwent WPIX 1963-2009/UD= 200976

(c) 2009 Thomson Reuters

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set Items Description

- S1 58 (PREDATORY OR PREDITORY OR ANTIPREDATORY OR ANTIPREDITORY -
OR SUB()PRIME OR SUBPRIME OR UNFAIR OR DECEPTIVE OR FRAUDULENT
OR ABUSIVE OR DISCRIMINATORY)()(LENDING OR LOAN OR LOANS OR -
MORTGAGE OR MORTGAGES OR CREDIT)
- S2 58 (PREDATORY OR PREDITORY OR ANTIPREDATORY OR ANTIPREDITORY -
OR SUB()PRIME OR SUBPRIME OR UNFAIR OR DECEPTIVE OR FRAUDULENT
OR ABUSIVE OR DISCRIMINATORY)()(LENDING OR LOAN OR LOANS OR -
MORTGAGE OR MORTGAGES OR CREDIT)
- S3 6 LAW OR LAWS OR REGULATION OR REGULATIONS OR REGULATORY OR -
REGS OR LEGISLATION OR CIVIL() (CODE OR CODES) OR RULES OR STA-
TUTE OR STATUTES
- S4 0 (HOME() OWNERSHIP(1W)EQUITY()PROTECTION OR TRUTH(1W)LENDING
OR REAL()ESTATE()SETTLEMENT()PROCEDURES)()ACT OR HOEPA OR SEC-
TION()32 OR TILA OR RESPA
- S5 15 COMPAR??? OR COMPARATIVE OR COMPARI? OR CORRELAT??? OR COR-
ELAT??? OR JUXTAPOS? OR SIDE(X)SIDE OR SIDE(1W)SIDE OR MATCH -
OR MATCHED OR MATCHING
- S6 14 LOAN OR MORTGAGE OR MORGAGE OR (SECURED OR HOUSE OR HOME)(-
) (PAYMENT OR BORROWING) OR HOUSELOAN OR HOMELOAN
- S7 29 APPLICATION OR APPLICATIONS OR APPLY??? OR ORDER OR ORDERS
OR FORM OR FORMS OR ORDERFORM OR ORDERFORMS OR REQUEST OR REQ-
UESTS
- S8 1 S4 OR S2(2N)S3
- S9 5 S6(2N)S7
- S10 0 S5(5N)S9
- S11 0 S8(S)S10
- S12 3 S2(S)S3(S)S7
- S13 5 S2 AND S3 AND S7
- S14 5 S12 OR S13
- S15 5 IDPAT (sorted in duplicate/non-duplicate order)
- S16 5 IDPAT (primary/non-duplicate records only)

16/AN,AZ,TI/1 (Item 1 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0017560543

Deal processing program for use in sub-prime auto finance industry, has set of instructions for providing dealer with decisions of acceptance and rejection of deal after audition of underlying documents

Original Titles:

Methods and systems for deal structuring for automobile dealers

Local Applications (No Type Date): US 2001312923 P 20010815; US 200243676

A 20020109; US 2007825329 A 20070706

Priority Applications (no., kind, date): US 2001312923 P 20010815; US

200243676 A 20020109; US 2007825329 A 20070706

16/AN,AZ,TI/2 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0016222625

Consumer fraud and predatory lending practices detection method involves providing access to secure repository of data records to participating entities, to act upon loan applications requiring credit counseling to borrower/applicant

Original Titles:

Web-based consumer loan database with automated controls for preventing predatory lending practices

Local Applications (No Type Date): US 2005650800 P 20050208; US

2006351107 A 20060208

Priority Applications (no., kind, date): US 2005650800 P 20050208; US

2006351107 A 20060208

16/AN,AZ,TI/3 (Item 3 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0014362612

Third generation wireless network user billing method for use of network resources and services, involves providing set of rules and determining respective billing tariff and account for packet from rules and each packet address

Original Titles:

Customer billing in a communications network

Local Applications (No Type Date): US 2002355221 P 20020208; US

2002185134 A 20020628; US 2003720856 A 20031124

Priority Applications (no., kind, date): US 2002355221 P 20020208; US

2002185134 A 20020628; US 2003720856 A 20031124

16/AN,AZ,TI/4 (Item 4 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0013441296

Predatory lending detection system for financial institution

has processing device which processes loan information for each load to determine predatory lending without requiring knowledge of predatory lending laws on part of user

Original Titles:

Predatory lending detection system and method therefor

Local Applications (No Type Date): US 2001993072 A 20011113

Priority Applications (no., kind, date): US 2001993072 A 20011113

16/AN,AZ, TI/5 (Item 5 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0006783505

Interactive credit card fraud risk control - uses voice response system, dialled number identification, automatic number identification, creates record stamp of transaction and voice print, and tracks and limits transactions made by tele-marketing personnel

Original Titles:

Interaktiver Prozess zum Überwachen von Kreditkartenbetrug

Interactive credit card fraud control process

Procede interactif pour surveiller les fraudes avec cartes de credit

Local Applications (No Type Date): EP 1993303061 A 19930420; EP 1993303061 A 19930420

Priority Applications (no., kind, date): US 1992967268 A 19921027

16/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0016222625 - Drawing available
WPI ACC NO: 2006-754268/200677
XRPX Acc No: N2006-585735

Consumer fraud and predatory lending practices detection method
involves providing access to secure repository of data records to
participating entities, to act upon loan applications requiring
credit counseling to borrower/applicant

Patent Assignee: GOLDBLATT J N (GOLD-I); NADAL W T (NADA-I)

Inventor: GOLDBLATT J N; NADAL W T

Patent Family (1 patents, 1 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update
US 20060218079	A1	20060928	US 2005650800	P	20050208	200677 B
			US 2006351107	A	20060208	

Priority Applications (no., kind, date): US 2005650800 P 20050208; US
2006351107 A 20060208

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 20060218079	A1	EN	21	6	Related to Provisional	US 2005650800
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Original Titles:

Web-based consumer loan database with automated controls for preventing
predatory lending practices

Alerting Abstract ...each participating entity is within the scope of and
meets federal or state statutory and regulatory guidelines. A
real-time access to a secure repository of data records is provided to the
participating entities, to act upon loan applications that require
credit counseling to the borrower/applicant. A certification indicating
compliance with all statutory and regulatory compliance is issued at
the closing stage of the loan to the participating entity. USE - For
detecting consumer fraud and predatory lending practices...

...agency to access and track a loan transaction and any amendments, to
determine compliance with regulatory rules. Enables data entry
to a common database by each of the entities involved in the...

Title Terms.../Index Terms/Additional Words: APPLY;

Claims:

1. A method for detecting consumer fraud and predatory
lending practices to be utilized by a regulatory entity
comprising the steps of: a. providing a secure repository of data records accessible by...

...and information collected is within the scope of and meets federal or
state statutory and regulatory guidelines, or other local laws,
pertaining to the sale and acquisition of real property; d. determining

whether a borrower/applicant...

...providing notice to the borrower/applicant and referral to a credit counselor;f. providing the regulatory entity with real-time loan application information pertaining to all loans originated by licensees including mortgage brokers, loan originators, or other...

...to the secure repository of data records over secure communications pathways to act upon loan applications that require credit counseling to the borrower/applicant;h. providing a certification at the closing stage of the loan that compliance with all statutory and regulatory guidelines have been met, all data and information required has been entered in the secure...

...and,i. determining whether any of the participating entities does not meet the statutory or regulatory guidelines pertaining to the sale and acquisition of real property.

16/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0013441296 - Drawing available
WPI ACC NO: 2003-532389/200350
Related WPI Acc No: 2003-567806
XRPX Acc No: N2003-422506

Predatory lending detection system for financial institution
has processing device which processes loan information for each load to
determine predatory lending without requiring knowledge of
predatory lending laws on part of user

Patent Assignee: HALPER S C (HALP-I); WILSON C A (WILS-I)

Inventor: HALPER S C; WILSON C A

Patent Family (1 patents, 1 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update
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US 20030093365	A1	20030515	US 2001993072	A	20011113	200350 B
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Priority Applications (no., kind, date): US 2001993072 A 20011113

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 20030093365	A1	EN	16	9		
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Original Titles:

Predatory lending detection system and method therefor

Alerting Abstract ...NOVELTY - The predatory lending detection system (10) includes a receiving device which receives the load information pertaining to one or more loans. A database stores the general loan information. An application server (39) performs the processing

of the loan information for each loan to determine a predatory lending without requiring the knowledge of the predatory lending laws on the part of a user....a computer-implemented predatory lending detection method; and a computer-readable medium used in a computer system...

...ADVANTAGE - Ensures automatic detection of predatory lending during closing of a loan regardless of geographic origin of loan. Enables detection of variance from comparison of loan information to general loan information and applicable predatory lending laws, to determine a risk category for loan.

...DESCRIPTION OF DRAWINGS - The figure shows the block diagram of predatory lending detection system.

...10 Predatory lending detection system

...39 Application server

Title Terms.../Index Terms/Additional Words: LAW;

Original Abstracts:

A predatory lending detection system and method are described. The system is adapted to receive information pertaining to loans, store general loan information, as well as predatory lending laws, and process the loan information to detect violations of applicable predatory lending laws. In particular, the system compares the loan information to the general loan information and to the applicable predatory lending laws, detects variances therebetween, and scores such detected variances to determine a risk category for the loan.

Claims:

We claim: 1. A predatory lending detection system, comprising: means for receiving loan information pertaining to one or more loans; means for storing general loan information; and means for processing the loan information for each loan to detect predatory lending without requiring knowledge of predatory lending laws on the part of a user of the system.

B. Full-Text Databases

? show files;ds;cost;logoff hold

File 348:EUROPEAN PATENTS 1978-200948

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB= 20091126|UT= 20091119

(c) 2009 WIPO/Thomson

Set Items Description

- S1 109 (PREDATORY OR PREDITORY OR ANTIPREDATORY OR ANTIPREDITORY -
OR SUB()PRIME OR SUBPRIME OR UNFAIR OR DECEPTIVE OR FRAUDULENT
OR ABUSIVE OR DISCRIMINATORY)()(LENDING OR LOAN OR LOANS OR -
MORTGAGE OR MORTGAGES OR CREDIT)
- S2 109 (PREDATORY OR PREDITORY OR ANTIPREDATORY OR ANTIPREDITORY -
OR SUB()PRIME OR SUBPRIME OR UNFAIR OR DECEPTIVE OR FRAUDULENT
OR ABUSIVE OR DISCRIMINATORY)()(LENDING OR LOAN OR LOANS OR -
MORTGAGE OR MORTGAGES OR CREDIT)
- S3 63 LAW OR LAWS OR REGULATION OR REGULATIONS OR REGULATORY OR -
REGS OR LEGISLATION OR CIVIL() (CODE OR CODES) OR RULES OR STA-
TUTE OR STATUTES
- S4 0 (HOME() OWNERSHIP(1W)EQUITY()PROTECTION OR TRUTH(1W)LENDING
OR REAL()ESTATE()SETTLEMENT()PROCEDURES)()ACT OR HOEPA OR SEC-
TION()32 OR TILA OR RESPA
- S5 98 COMPAR??? OR COMPARATIVE OR COMPARI? OR CORRELAT??? OR COR-
ELAT??? OR JUXTAPOS? OR SIDE(X)SIDE OR SIDE(1W)SIDE OR MATCH -
OR MATCHED OR MATCHING
- S6 44 LOAN OR MORTGAGE OR MORGAGE OR (SECURED OR HOUSE OR HOME)(-
) (PAYMENT OR BORROWING) OR HOUSELOAN OR HOMELOAN
- S7 109 APPLICATION OR APPLICATIONS OR APPLY??? OR ORDER OR ORDERS
OR FORM OR FORMS OR ORDERFORM OR ORDERFORMS OR REQUEST OR REQ-
UESTS
- S8 0 S4 OR S2(2N)S3
- S9 22 S6(2N)S7
- S10 2 S5(5N)S9
- S11 0 S8(S)S10
- S12 2 S2(S)S3(S)S5(S)S6(S)S7
- S13 8 S2(S)S3(S)S7
- S14 10 S10 OR S12 OR S13
- S15 10 IDPAT (sorted in duplicate/non-duplicate order)
- S16 10 IDPAT (primary/non-duplicate records only)

16/AN,AZ,TI/1 (Item 1 from file: 348)

DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
00598599

Interactive credit card fraud control process.

Interaktiver Prozess zum Überwachen von Kreditkartenbetrug.

Procédé interactif pour surveiller les fraudes avec cartes de crédit.

APPLICATION (CC, No, Date): EP 93303061 930420;

PRIORITY (CC, No, Date): US 967268 921027

16/AN,AZ,TI/2 (Item 2 from file: 349)

DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

01846041

MORTGAGE FRAUD DETECTION SYSTEMS AND METHODS

SYSTEMES ET PROCEDES DE DETECTION DE FRAUDE SUR PRETS HYPOTHECAIRES

Application: WO 2008US87745 20081219 (PCT/WO US2008087745)

16/AN,AZ,TI/3 (Item 3 from file: 349)

DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

01665622

METHODS AND MEDIA FOR PRESENTING COSTS ASSOCIATED WITH RATE PROTECTION
ON A MORTGAGE

PROCEDES ET SUPPORTS POUR PRESENTER DES COUTS ASSOCIES A UNE PROTECTION
DE TAUX SUR UN PRET HYPOTHECAIRE

Application: WO 2007US84379 20071112 (PCT/WO US2007084379)

16/AN,AZ,TI/4 (Item 4 from file: 349)

DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

01490426

SYSTEM AND METHOD FOR PROVIDING A CUSTOM HEDGED ADJUSTABLE RATE
MORTGAGE

SYSTEME ET PROCEDE SERVANT A CREER UNE HYPOTHEQUE A TAUX REGLABLE ET
COUVERTURE PERSONNALISEE

Application: WO 2006US36627 20060920 (PCT/WO US2006036627)

16/AN,AZ,TI/5 (Item 5 from file: 349)

DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

01433272

SYSTEM AND METHOD FOR ENHANCED PROTECTION AND CONTROL OVER THE USE
OF IDENTITY

SYSTEME ET PROCEDE POUR AMELIORER LA PROTECTION ET LE CONTROLE SUR
L'UTILISATION D'UNE IDENTITE

Application: WO 2006US12546 20060405 (PCT/WO US2006012546)

16/AN,AZ,TI/6 (Item 6 from file: 349)

DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

01415300

FINANCIAL COLLABORATION NETWORKS

RESEAUX DE COLLABORATION FINANCIERE

Application: WO 2006US8860 20060313 (PCT/WO US2006008860)

16/AN,AZ,TI/7 (Item 7 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01240635
SYSTEMS AND METHODS FOR ASSESSING THE POTENTIAL FOR FRAUD IN BUSINESS
TRANSACTIONS
SYSTEMES ET PROCEDES DESTINES A EVALUER LE RISQUE DE FRAUDE DANS DES
OPERATIONS COMMERCIALES
Application: WO 2004US36794 20041105 (PCT/WO US04036794)

16/AN,AZ,TI/8 (Item 8 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01240634
FRAUD POTENTIAL INDICATOR GRAPHICAL INTERFACE
INTERFACE GRAPHIQUE D'INDICATEUR DE RISQUE DE FRAUDE
Application: WO 2004US36792 20041105 (PCT/WO US04036792)

16/AN,AZ,TI/9 (Item 9 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01111739
SYSTEM AND METHOD FOR FACILITATING FINANCIAL TRANSACTIONS
SYSTEME ET PROCEDE DESTINES A FACILITER DES TRANSACTIONS FINANCIERES
Application: WO 2003US23013 20030724 (PCT/WO US03023013)

16/AN,AZ,TI/10 (Item 10 from file: 349)
DIALOG(R) File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00858329
METHOD AND APPARATUS FOR DETERMINING LOAN PREPAYMENT SCORES
PROCEDE ET DISPOSITIF PERMETTANT DE DETERMINER DES INDICES DE
REMBOURSEMENT ANTICIPE DE PRETS
Application: WO 2000US14093 20000522 (PCT/WO US0014093)

16/3,K/2 (Item 2 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

01846041 ** Image available**

MORTGAGE FRAUD DETECTION SYSTEMS AND METHODS
SYSTEMES ET PROCEDES DE DETECTION DE FRAUDE SUR PRETS HYPOTHECAIRES

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200986143 A2-A3 20090709 (WO 0986143)

Application: WO 2008US87745 20081219 (PCT/WO US2008087745)

Priority Application: US 200715429 20071220

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE
DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE
KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ
NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV SY TJ
TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
MT NL NO PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20221

Fulltext Availability:

Detailed Description

Claims

... of claim 21, the computer processor further configured to conduct a
pipeline analysis by (a) comparing the first loan
application data record to other loan application data records from
the first lender and (b) comparing the first loan
application data record to other loan application data records from
lenders other than the first lender...

...field, and having disparate values in a second data field; configuring a computer processor to compare the first loan application to the second loan application; configuring the computer processor to identify the duplicate values in...

...values in the second data field; and reporting to the first subscriber a result of comparing the first loan application to the second loan application.

44. The method of Claim 43, further comprising reporting to the second subscriber a result of comparing the first loan application to the second loan application.

16/3,K/8 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

01240634 **Image available**

FRAUD POTENTIAL INDICATOR GRAPHICAL INTERFACE
INTERFACE GRAPHIQUE D'INDICATEUR DE RISQUE DE FRAUDE

Patent Applicant/Assignee:

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ROGERS James Lewis, 1016 Old Birch Drive, Blythewood, South Carolina 29016, US, US (Residence), US (Nationality), (Designated only for: US)

MTSHALI Progress Qhaqhi Thabani, 3006 Knightbridge Road, Columbia, South Carolina 29223-2131, US, US (Residence), ZA (Nationality), (Designated only for: US)

Legal Representative:

MEYERTONS Eric B (agent), MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C., P.O. Box 398, Austin, Texas 78767-0398, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200548045 A2-A3 20050526 (WO 0548045)

Application: WO 2004US36792 20041105 (PCT/WO US04036792)

Priority Application: US 2003702094 20031105

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LU MC NL PL PT

RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 22658

Fulltext Availability:

Detailed Description

...In some embodiments, search rules may be provided to search data from a check. For example, the drawer may be compared to people listed in a hot check database. Other check data may also be searched for suspicious circumstances. In some embodiments, data related to a loan may be searched. For example, the loan applicant's name may be searched for in established databases of past fraudulent loan applications. Other data related to a loan may also be searched for indications of the possibility of fraud.

III. Text Search Results from Dialog - NPL

A. Abstract Databases

? show files;ds;cost;logoff hold

File 471:New York Times Fulltext 1980-2009/Dec 02

(c) 2009 The New York Times

File 139:EconLit 1969-2009/Nov

(c) 2009 American Economic Association

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13

(c) 2002 Gale/Cengage

File 474:New York Times Abs 1969-2009/Dec 02

(c) 2009 The New York Times

File 475:Wall Street Journal Abs 1973-2009/Dec 02

(c) 2009 The New York Times

File 35:Dissertation Abs Online 1861-2009/Oct

(c) 2009 ProQuest Info&Learning

File 65:Inside Conferences 1993-2009/Dec 02

(c) 2009 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Nov

(c) 2009 The HW Wilson Co.

File 256:TecTrends 1982-2009/Nov W5

(c) 2009 Info.Sources Inc. All rights res.

File 2:INSPEC 1898-2009/Nov W4

(c) 2009 The IET

Set	Items	Description
S1	4444	(PREDATORY OR PREDITORY OR ANTIPREDATORY OR ANTIPREDITORY - OR SUB()PRIME OR SUBPRIME OR UNFAIR OR DECEPTIVE OR FRAUDULENT OR ABUSIVE OR DISCRIMINATORY)()(LENDING OR LOAN OR LOANS OR - MORTGAGE OR MORTGAGES OR CREDIT)
S2	4444	(PREDATORY OR PREDITORY OR ANTIPREDATORY OR ANTIPREDITORY - OR SUB()PRIME OR SUBPRIME OR UNFAIR OR DECEPTIVE OR FRAUDULENT OR ABUSIVE OR DISCRIMINATORY)()(LENDING OR LOAN OR LOANS OR - MORTGAGE OR MORTGAGES OR CREDIT)
S3	1514	LAW OR LAWS OR REGULATION OR REGULATIONS OR REGULATORY OR - REGS OR LEGISLATION OR CIVIL()(CODE OR CODES) OR RULES OR STATUTE OR STATUTES
S4	20	(HOME()OWNERSHIP(1W)EQUITY()PROTECTION OR TRUTH(1W)LENDING OR REAL()ESTATE()SETTLEMENT()PROCEDURES)()ACT OR HOEPA OR SECTION()32 OR TILA OR RESPA
S5	670	COMPAR??? OR COMPARATIVE OR COMPARI? OR CORRELAT??? OR CORRELAT??? OR JUXTAPOS? OR SIDE(X)SIDE OR SIDE(1W)SIDE OR MATCH - OR MATCHED OR MATCHING
S6	3379	LOAN OR MORTGAGE OR MORGAGE OR (SECURED OR HOUSE OR HOME)(-)(PAYMENT OR BORROWING) OR HOUSELOAN OR HOMELOAN
S7	928	APPLICATION OR APPLICATIONS OR APPLY??? OR ORDER OR ORDERS

OR FORM OR FORMS OR ORDERFORM OR ORDERFORMS OR REQUEST OR REQUESTS

S8 158 S4 OR S2(2N)S3
S9 123 S6(2N)S7
S10 1 S5(5N)S9
S11 0 S8(S)S10
S12 4 (S4 OR S2(S)S3)(S)S5(S)S6(S)S7
S13 98 (S4 OR S2 AND S3) AND S5 AND S6 AND S7
S14 7 S8(S)S13
S15 19 S9(S)S13
S16 23 S14 OR S15
S17 26 S10 OR S12 OR S16
S18 9 S17 NOT PY> 2001
S19 9 RD (unique items)

19/6/1 (Item 1 from file: 471)
04143523 782262010820
Homeownership That's Too Important to Risk
Monday August 20 2001
Word Count: 674

19/6/2 (Item 2 from file: 471)
04089287 934771010218
Going Back to the Mortgage Store
Sunday February 18 2001
Word Count: 2668

19/6/3 (Item 3 from file: 471)
04052822 776408001022
Along With a Lender, Is Citigroup Buying Trouble?
Sunday October 22 2000
Word Count: 3538

19/6/4 (Item 4 from file: 471)
03993721 689971000409
Analysis Shows Racial Bias In Lending, Schumer Says
Sunday April 9 2000
Word Count: 913

19/6/5 (Item 5 from file: 471)
03986891 338583000318
NEWS SUMMARY
Saturday March 18 2000

Word Count: 1396

19/6/6 (Item 6 from file: 471)
03950826 429023991114
Study Discerns Disadvantage for Blacks in Home Mortgages
Sunday November 14 1999
Word Count: 1266

19/6/7 (Item 7 from file: 471)
03183533 735116961215
Will Ford Become The New Repo Man?; Financial Powerhouse Takes Aim at Bad
Credit Risks
Sunday December 15 1996
Word Count: 3417

19/6/8 (Item 8 from file: 471)
02659494 299340930813
Nader Group Cites 'Redlining' in Study of Lenders
Friday August 13 1993
Word Count: 697

19/6/9 (Item 9 from file: 471)
02287367 196266911022
Racial Gap Detailed on Mortgages
Tuesday October 22 1991
Word Count: 1154

19/3,K/2 (Item 2 from file: 471)
DIALOG(R) File 471:New York Times Fulltext
(c) 2009 The New York Times. All rts. reserv.

04089287 NYT Sequence Number: 934771010218 (USE FORMAT 7 FOR FULLTEXT)
Going Back to the Mortgage Store
EDWIN McDOWELL
New York Times, Late Edition - Final ED, COL 02, P 1
Sunday February 18 2001
DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext
SECTION HEADING: SECT11
Word Count: 2668

... refinancing has been heading skyward. In each of the first five weeks of 2001, refinancing loan applications nationwide have not fallen below 54.6 percent of total family home mortgages, soaring to...

...more expensive houses. Still others borrow more than they need to pay off their existing mortgage, in order to have money for other purposes.

The percentage of mortgage applications that are for refinancings, measured weekly since the beginning of October

19/3,K/8 (Item 8 from file: 471)
DIALOG(R) File 471:New York Times Fulltext
(c) 2009 The New York Times. All rts. reserv.

02659494 NYT Sequence Number: 299340930813 (USE FORMAT 7 FOR FULLTEXT)
Nader Group Cites 'Redlining' in Study of Lenders
New York Times, Late Edition - Final ED, COL 3, P 2
Friday August 13 1993
DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext
SECTION HEADING: SECTD
Word Count: 697

... The one-year study analyzed Federal Reserve Board data of 1.25 million mortgage loan applications from 1990 and 1991, and used color-coded maps to highlight redlining hot spots around the country. The computer analysis matched mortgage loan data with census tracts to create a visual depiction of lending patterns.

...known as the Home Mortgage Disclosure Act, lenders are required to provide information on all mortgage applications, including the incomes of applicants, their race and ethnic background and the amount they sought...

B. Full-text Databases

Full text NPL files - 1

? show files;ds;cost;logoff hold

File 20:Dialog Global Reporter 1997-2009/Dec 02

(c) 2009 Dialog

Set	Items	Description
S1	93825	(PREDATORY OR PREDITORY OR ANTIPREDATORY OR ANTIPREDITORY - OR SUB()PRIME OR SUBPRIME OR UNFAIR OR DECEPTIVE OR FRAUDULENT OR ABUSIVE OR DISCRIMINATORY)()(LENDING OR LOAN OR LOANS OR - MORTGAGE OR MORTGAGES OR CREDIT)
S2	93825	(PREDATORY OR PREDITORY OR ANTIPREDATORY OR ANTIPREDITORY - OR SUB()PRIME OR SUBPRIME OR UNFAIR OR DECEPTIVE OR FRAUDULENT OR ABUSIVE OR DISCRIMINATORY)()(LENDING OR LOAN OR LOANS OR - MORTGAGE OR MORTGAGES OR CREDIT)
S3	30564	LAW OR LAWS OR REGULATION OR REGULATIONS OR REGULATORY OR - REGS OR LEGISLATION OR CIVIL()((CODE OR CODES) OR RULES OR STATUTE OR STATUTES
S4	734	(HOME()OWNERSHIP(1W)EQUITY()PROTECTION OR TRUTH(1W)LENDING OR REAL()ESTATE()SETTLEMENT()PROCEDURES)()ACT OR HOEPA OR SECTION()32 OR TILA OR RESPA
S5	22556	COMPAR??? OR COMPARATIVE OR COMPARI? OR CORRELAT??? OR CORRELAT??? OR JUXTAPOS? OR SIDE(X)SIDE OR SIDE(1W)SIDE OR MATCH - OR MATCHED OR MATCHING
S6	80089	LOAN OR MORTGAGE OR MORGAGE OR (SECURED OR HOUSE OR HOME)(-)(PAYMENT OR BORROWING) OR HOUSELOAN OR HOMELoAN
S7	27299	APPLICATION OR APPLICATIONS OR APPLY??? OR ORDER OR ORDERS OR FORM OR FORMS OR ORDERFORM OR ORDERFORMS OR REQUEST OR REQUESTS
S8	3199	S4 OR S2(2N)S3
S9	2463	S6(2N)S7
S10	23	S5(5N)S9
S11	0	S8(S)S10
S12	520	S2(S)S3(S)S5(S)S7
S13	13	S8(S)S12
S14	42	S9(S)S12
S15	53	S13 OR S14
S16	29	S15 NOT (CONFERENCE()CALL OR WEBCAST OR WEBINAR OR (FIRST - OR 1ST OR SECOND OR 2ND OR THIRD OR 3RD)()QUARTER OR QUARTERLY OR (PRELIMINARY OR INTERIM)()RESULTS)/ TI
S17	2	S16 NOT PY> 2001
S18	1	RD (unique items)

18/3,K/1
DIALOG(R)File 20:Dialog Global Reporter

(c) 2009 Dialog. All rts. reserv.
04328120 (USE FORMAT 7 OR 9 FOR FULLTEXT)
US FTC: Interagency Task Force publishes consumer brochure about
shopping/negotiating for best mortgage
M2 PRESSWIRE
February 11, 1999
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 725
... problems should shop around and negotiate for the best deal.
Finally, the brochure includes a mortgage loan shopping
form that consumers can use to record loan data quoted by two or more
lenders or brokers and then compare that data to help identify or
negotiate the best deal.

Full text NPL files - 2

? show files;ds;cost;logoff hold
File 634:San Jose Mercury Jun 1985-2009/Nov 29
(c) 2009 San Jose Mercury News
File 610:Business Wire 1999-2009/Dec 02
(c) 2009 Business Wire.
File 613:PR Newswire 1999-2009/Dec 02
(c) 2009 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 997:Newsroom 2000-2003
(c) 2009 Dialog
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
File 268:Banking Info Source 1981-2009/Nov W4
(c) 2009 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2009/Dec 01
(c) 2009 Gale/Cengage
File 15:ABI/Inform(R) 1971-2009/Dec 01
(c) 2009 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2009/Nov 04
(c) 2009 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2009/Dec 02
(c) 2009 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2009/Oct 29
(c) 2009 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Oct 21
(c) 2009 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2009/Nov 04
(c) 2009 Gale/Cengage
File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog
File 624:McGraw-Hill Publications 1985-2009/Dec 02
(c) 2009 McGraw-Hill Co. Inc
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker

Set	Items	Description
S1	128394	(PREDATORY OR PREDITORY OR ANTIPREDATORY OR ANTIPREDITORY - OR SUB()PRIME OR SUBPRIME OR UNFAIR OR DECEPTIVE OR FRAUDULENT OR ABUSIVE OR DISCRIMINATORY)()(LENDING OR LOAN OR LOANS OR - MORTGAGE OR MORTGAGES OR CREDIT)
S2	128394	(PREDATORY OR PREDITORY OR ANTIPREDATORY OR ANTIPREDITORY -

OR SUB()PRIME OR SUBPRIME OR UNFAIR OR DECEPTIVE OR FRAUDULENT
OR ABUSIVE OR DISCRIMINATORY)() (LENDING OR LOAN OR LOANS OR -
MORTGAGE OR MORTGAGES OR CREDIT)

S3 60437 LAW OR LAWS OR REGULATION OR REGULATIONS OR REGULATORY OR -
REGS OR LEGISLATION OR CIVIL() (CODE OR CODES) OR RULES OR STA-
TUTE OR STATUTES

S4 5112 (HOME() OWNERSHIP(1W) EQUITY() PROTECTION OR TRUTH(1W) LENDING
OR REAL() ESTATE() SETTLEMENT() PROCEDURES()) ACT OR HOEPA OR SEC-
TION() 32 OR TILA OR RESPA

S5 34658 COMPAR??? OR COMPARATIVE OR COMPARI? OR CORRELAT??? OR COR-
ELAT??? OR JUXTAPOS? OR SIDE(X) SIDE OR SIDE(1W) SIDE OR MATCH -
OR MATCHED OR MATCHING

S6 108303 LOAN OR MORTGAGE OR MORGAGE OR (SECURED OR HOUSE OR
HOME)(-
) (PAYMENT OR BORROWING) OR HOUSELOAN OR HOMELOAN

S7 49242 APPLICATION OR APPLICATIONS OR APPLY??? OR ORDER OR ORDERS
OR FORM OR FORMS OR ORDERFORM OR ORDERFORMS OR REQUEST OR REQ-
UESTS

S8 16277 S4 OR S2(2N) S3

S9 7252 S6(2N) S7

S10 100 S5(5N) S9

S11 1 S8(S) S10

S12 195 (S4 OR (S2(S) S3)) (S) S5(S) S7

S13 73 S8(S) S12

S14 30 S9(S) S13

S15 30 S11 OR S14

S16 2 S15 NOT PY> 2001

S17 2 RD (unique items)

17/3,K/1 (Item 1 from file: 267)
DIALOG(R) File 267: Finance & Banking Newsletters
(c) 2008 Dialog. All rts. reserv.

04577542
FED OFFICIAL ADDRESSES PREDATORY LENDING
Card News
April 4, 2001 VOL: 16 ISSUE: 6 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 2073 RECORD TYPE: FULLTEXT
(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.
TEXT:

Like beauty, predatory lending often is in the eye of
the beholder. One man's view of price-gouging...

...credit to more borrowers, he noted that
this extension has come with new protests about abusive lending practices.

...conventional home-purchase mortgage lending to low-income borrowers nearly doubled between 1993 and 1999, compared with a 56 percent increase to upper-income borrowers. Conventional mortgage lending increased by about 120 percent to African-American and Hispanic borrowers over the same time period, compared with an increase of 48 percent to white borrowers.

Gramlich pointed out that much of this increased lending could be attributed to the development of the subprime mortgage market. According to HMDA data, the number of subprime home equity loans has grown from...

...856,000 in 1999, a thirteen-fold increase. Over this same period, the number of subprime loans to purchase homes increased sixteen-fold, from 16,000 to 263,000.

...been positive, he said, pointing out that there also has been a reported increase in abusive lending practices, targeted particularly at female, elderly, and minority borrowers. These practices, many of which can...

...their equity in their home, or even the home itself, are commonly referred to as predatory lending.

"Predatory lending can damage these same hardworking but low-income people and the communities in which they...

... Gramlich pointed out that the term "predatory lending," much like the terms "safety ...such, it does not lend itself to a concise or a comprehensive definition. But typically predatory lending involves at least one, and perhaps all three, of the following elements:

...s ability to repay an obligation ("asset-based lending") inducing a borrower to refinance a loan repeatedly in order to charge high points and fees each time the loan is refinanced ("loan flipping") engaging...

...For example, the freedom for loan rates to rise above former usury law ceilings is generally desirable in that it matches relatively risky borrowers with appropriate lenders. But...

...time, balloon payments make it possible for young homeowners to buy their first house and match payments with their rising income stream. But sometimes balloon payments can ruin borrowers who do...

One consumer protection statute that aims to address this issue is the Home Ownership and Equity Protection Act (HOEPA) of 1994, an amendment to the earlier Truth in Lending Act. Among other things, HOEPA requires that the Federal Reserve Board periodically conduct public hearings to gather information about trends within the home equity market. This summer the Board held a second round of HOEPA hearings in Charlotte, Boston, Chicago, and San Francisco.

... The purpose of HOEPA is to closely examine high-cost mortgage loans. For these high-cost loans, certain practices...

...penalties, and a pattern and practice of asset-based lending--are banned. In addition, for HOEPA-covered loans, creditors must provide a short disclosure to borrowers three days before the loan is closed; loans under HOEPA are also subject to the normal three-day rescission period that pertains to other home equity loans. This gives many HOEPA borrowers twice as long to change their minds about possibly unwise mortgage contracts. HOEPA is not a usury law--high-cost loans can still be made--but borrowers' protections are significantly greater for HOEPA loans than for other subprime mortgage loans.

< removed unnecessary information >

...in the data. The proposal specifies that three new items be reported from a consumer loan or application: the APR, whether the loan is subject to HOEPA, and whether the loan involves a manufactured home.

Ultimately, the most significant change in approach may be the one most challenging to implement - consumer education. "Going beyond these regulatory and data-collection measures, we should all recognize that in the long-run the very best defense against predatory lending is probably in neither of these approaches," Gramlich said. "Rather, it is in a thorough...

17/3,K/2 (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04574011
FED GOVERNOR TAKES AIM AT PREDATORY LENDING
EFT Report
December 13, 2000 VOL: 23 ISSUE: 25 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1325 RECORD TYPE: FULLTEXT
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TEXT:
...market, Gramlich said.

"Beyond this, we should all recognize that the best defense against predatory lending is a thorough knowledge on the part of consumers of their credit options and resources...

IV. Additional Resources Searched

Searches were done in two template files not available through DIALOG, the Internet and Personal Computing Abstracts and the Financial Times, but there were no good results.